

Terms and Conditions for AXA Smart PA Protect + Insurance Promotion (1 to 31 December 2020)

1. This Promotion is applicable to AXA Smart PA Protect + insurance policies issued by AXA Insurance Pte Ltd ("AXA") and purchased from AXA's distributor, HSBC Bank (Singapore) Limited ("HSBC"), with premiums fully paid during the Promotional Period (each, a "Smart PA Protect + Policy" and collectively, the "Smart PA Protect + Policies").
2. Promotion Period: **1 December 2020 to 31 December 2020**, both dates inclusive ("Promotional Period").
3. During the Promotional Period, HSBC customers who purchase a Smart PA Protect + Policy through any HSBC Channels,
 - (1) HSBC's branch;
 - (2) referral by HSBC sales staff to AXA telemarketer;
 - (3) HSBC-AXA dedicated hotline for all Customers at +65 6880 4070;
 - (4) HSBC-AXA dedicated email via banca_hsbc@axa.com.sg; or
 - (5) public website <https://www.hsbc.com.sg/insurance/products/health/medical/> (collectively "HSBC Channels"),during the Promotional Period will each enjoy 20% discount on AXA Smart PA Protect + policy premium.
4. In order to be eligible for the Promotion, you must:
 - (a) not be an existing Smart PA Protect + Policyholder; and
 - (b) be a first time purchaser of Smart PA Protect + via HSBC Channels.Any extension or renewal of premium for an existing Smart PA Protect + Policy purchased via HSBC Channels will not qualify you for this Promotion.
5. If you participate in this Promotion, you will not be entitled to participate in any other program or promotion in relation to any policy of the same type or category as AXA Smart PA Protect + Policy unless otherwise specified by AXA.
6. Scheme policies and Cover Notes are excluded from this Promotion.
7. AXA reserves the right to recover/deduct the value of the discount from the refund premium allowed under the policy, if any, should the relevant Smart PA Protect + Policy be cancelled at any time before the policy expiry date for any reason.
8. HSBC/AXA reserves the right to vary the Terms & Conditions of this Promotion or to terminate the Promotion at any time without prior notice and without assuming any liability to any customer.
9. HSBC/AXA 's decision on all matters relating to the Promotion (including without limitation determining the eligibility of participants) shall be final and binding on all participants.
10. These terms and conditions are governed by the laws of the Republic of Singapore and all parties submit to the non-exclusive jurisdiction of the courts of the Republic of Singapore.